

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:22-bk-15727**

Judge _____

Noviello, Susan A.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **April 16, 2023**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **SAN**

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor has paid \$**4,000.00** to date. Debtor shall pay tier payments of \$ **500.00** per month for 12 months; **\$2,382.00** per month for 39 months to the Chapter 13 Trustee, starting on 5/01/2023.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Straffi & Straffi	Administrative Expense	3,400.00
Internal Revenue Service	Taxes	6,652.67
Standing Chapter 13 Trustee	507(a)(1) Admin Exp.	To be determined

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Rocket Mortgage	573 Freehold Road, Jackson, NJ	7,101.20	0.00%	7,101.20	2,429.02

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Santander Consumer USA

g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than **100** percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) **Trustee Commissions**

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims The Standing Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [X] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 04/16/2023

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
Plan is being modified to remove the refinance of property.	Plan was modified by removing the refinance of property.

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

[] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 16, 2023

/s/ Susan A. Noviello

Debtor

Date: April 16, 2023

Joint Debtor

Date: April 16, 2023

/s/ Daniel E. Straffi, Jr.

Attorney for the Debtor(s)

In re:
Susan A. Noviello
Debtor

Case No. 22-15727-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 18, 2023

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	Susan A. Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662754	Capital One, Capital, 1 Financial Corporation 1680 Capital One, Maclean, VA 22101
519662761	Climb, 450 Park Ave, New York, NY 10022-2605
519662773	Danielle Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662774	David F. Elliott, DMD, 10 S New Prospect Rd Unit 23, Jackson, NJ 08527-1646
519662777	Edward C. Lambert, Esq., 17 Woodspring Ln, Whiting, NJ 08759-2986
519678164	Frank Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519678165	Joyce Thompson, 573 Freehold Rd, Jackson, NJ 08527-4637
519662787	Macy's, PO Box 71361, Philadelphia, PA 19176-1361

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 18 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519662747	Email/Text: backoffice@affirm.com	Apr 18 2023 20:40:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519662748	Email/Text: backoffice@affirm.com	Apr 18 2023 20:40:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
519662749	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 20:54:23	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519662750	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:43:28	Amex/Cbna, PO Box 6789, Sioux Falls, SD 57117-6789
519662751	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2023 20:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519662752	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2023 20:38:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
519662753	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 20:43:34	Cap One, PO Box 31293, Salt Lake City, UT 84131-0293
519662755	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 20:43:34	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519662757	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:44:07	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519662756	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:27	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519662758	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:26	Cbna/Home Depot, Citi Cards Private Label Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040

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519662759	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:43:44	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662760	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:44:07	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662762	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Mandee, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662763	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Mandee, PO Box 182789, Columbus, OH 43218-2789
519662765	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662764	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/the Childrens Place, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662766	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662767	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
519662768	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
519662769	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519662770	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitycb/ulta Mc, PO Box 182120, Columbus, OH 43218-2120
519662771	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 18 2023 20:43:23	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
519662772	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:19	Cws/cw Nexus, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
519662775	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519666453	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519662776	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519662778	Email/Text: EBNBKNOT@ford.com	Apr 18 2023 20:39:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
519662780	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-0000
519662779	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
519696278	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519662781	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
519662782	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2023 20:39:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
519704714	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 20:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519662783	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 20:39:00	Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-0000
519662784	Email/Text: PBNBNotifications@peritussservices.com		

District/off: 0312-3

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		Apr 18 2023 20:38:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519662785	Email/Text: PBNCNotifications@perituservices.com	Apr 18 2023 20:38:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519662786	Email/Text: EBNBKNOT@ford.com	Apr 18 2023 20:39:00	Lincoln Automotive Fin, Attn: Bankrutcy, PO Box 54200, Omaha, NE 68154-8000
519678893	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519662788	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:21	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519662789	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:33	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519709833	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:41	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519709158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:59	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519662790	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
519662791	Email/Text: pcabkt@phillips-cohen.com	Apr 18 2023 20:39:00	Phillips & Cohen, 1002 Justison St, Wilmington, DE 19801-5148
519662792	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:38	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519707947	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 20:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519662793	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519662794	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519671893	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519668123	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519662796	Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
519662795	Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
519662797	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:22	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
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519662801	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519662804	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662806	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
519662799	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:22	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519662800	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:24	Syncb/lowes, PO Box 956005, Orlando, FL 32801

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519662803	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:23	Syncb/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
519662805	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:59	Syncb/toysrus, PO Box 965005, Orlando, FL 32896-5005
519662807	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:57	Syncg/gap, PO Box 965005, Orlando, FL 32896-5005
519662808	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Synchrony Bank, PO Box 530938, Atlanta, GA 30353-0938
519663926	+ Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519662809	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:57	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662810	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:58	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662811	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:22	Synchrony Bank/Jcpenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662812	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:22	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662813	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:23	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
519662814	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:23	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662815	Email/Text: bncmail@w-legal.com	Apr 18 2023 20:39:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519662816	Email/Text: bncmail@w-legal.com	Apr 18 2023 20:39:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 76

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Apr 18, 2023

Form ID: pdf901

Total Noticed: 85

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E. Straffi	on behalf of Debtor Susan A. Noviello bkclient@straffilaw.com G25938@notify.cincompass.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6